

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In re
Carly R Belding,

Debtor.

Chapter 7
Case No. 23-25865-beh

**NOTICE TO THE DEBTOR REGARDING THE REQUIREMENT TO FILE A
CERTIFICATE OF COMPLETION OF COURSE CONCERNING PERSONAL
FINANCIAL MANAGEMENT**

PLEASE TAKE NOTICE that, subject to limited exceptions, you must complete an instructional course in personal financial management after filing your bankruptcy case to receive a discharge under 11 U.S.C. § 727. This course is different from (and in addition to) the credit counseling you were required to attend before filing the bankruptcy case. You must have completed the instructional course in personal financial management **after** you filed your bankruptcy case.

PLEASE TAKE FURTHER NOTICE that **if, by 60 days after the date first set for the meeting of creditors, you do not file the certificate showing that you completed the course in personal financial management, or show the Court why you are not required to do so, the Court will close your case without a discharge.** If this happens, the court will not grant you a discharge unless you file a motion to reopen the case, pay the full case reopening fee (currently \$260), and file the certificate.

Dated: February 28, 2024

SEAN D. MCDERMOTT
Clerk of Court